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(71) Applicant (for all designated States except US): VISA INTERNATIONAL SERVICE ASSOCIATION [US/US]; 900 Metro Center Boulevard, Foster City, CA 94404 (US).			
(72) Inventors; and (75) Inventors/Applicants (for US only): CHAN, Alfred [US/US]; 298 Cerro Drive, Daly City, CA 94015 (US). KEKICH-EFF, Marc, B. [FR/US]; 2901 Simkins Court, Palo Alto, CA 94303 (US). WEISE, Joel, M. [US/US]; 3 Kenmar Way, Burlingame, CA 94010 (US). WENTKER, David, C. [US/US]; 933 Stanyan Street, San Francisco, CA 94117 (US).			
(74) Agent: YI, Susan, C.; Beyer & Weaver, LLP, P.O. Box 61059, Palo Alto, CA 94306 (US).			

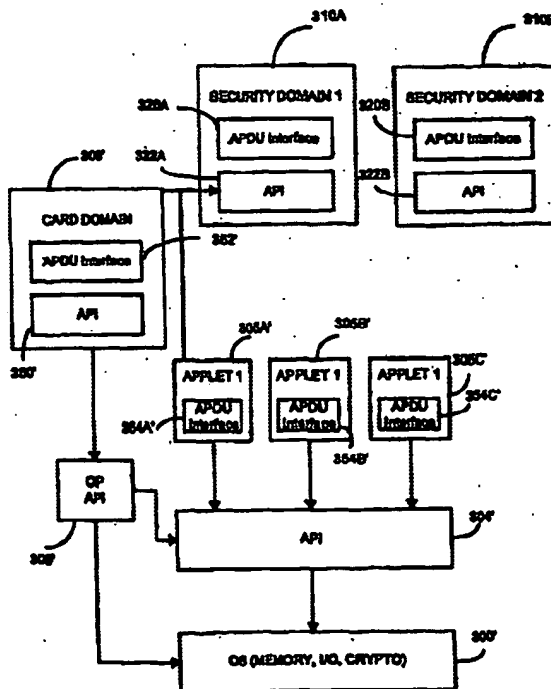
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(54) Title: A SYSTEM AND METHOD FOR A MULTI-APPLICATION SMART CARD WHICH CAN FACILITATE A POST-ISSUANCE DOWNLOAD OF AN APPLICATION ONTO THE SMART CARD

(57) Abstract

The embodiments of the present invention teaches a system and method which allows card issuers to securely add applications (305A-305C) during the lifetime of the card (304) after the card has already been issued (post issuance). The system and method according to embodiments of the present invention allows the loading of an application and/or objects from an application server via a card acceptance device and its supporting system infrastructure delivery mechanism, onto a card post issuance in a secure and confidential manner.



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